

BID BULLETIN

Riverside Downtown Business Improvement District



AUGUST 2025

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RDP LUNCHEON

There is no luncheon in August

Join us for the RDP luncheon at Noon on Tuesday, September 23, 2025

Sponsored by and at Riverside Community Hospital

Call the RDP office at 951-781-7335 for reservations



DOWNTOWN IS CALLING

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IMPORTANT NOTICE: Change in Trespass Authorization Law

Under California Senate Bill 602, all trespass authorization forms must now be signed and notarized to be valid. Any previous forms without notarization are no longer valid and must be updated. To continue authorizing law enforcement to act on your behalf, you'll need to complete a new, notarized form.

So, what is a trespass authorization? It's a signed document that allows law enforcement to act on behalf of a property owner or manager when they're not present. It lets officers warn, cite, or arrest trespassers on commercial, vacant, or posted properties and helps deter issues like loitering, dumping, vandalism, and encampments. Trespass authorizations are commonly used by businesses, property managers, and vacant property owners.

RDP sent out the new forms to downtown businesses in late July. Remember – these must be notarized before submitting to the Riverside Police Department.



Mayor's Message

Contributed by Mayor Patricia Lock Dawson

What We Cherish, We Must Also Protect

As my family and families across the country gathered to celebrate the Fourth of July, I found myself reflecting on what drew me to public service and what continues to inspire me. I believe deeply in the promise of democracy, but I also know it doesn't fulfill itself. The gifts of personal freedom and opportunity come with responsibility: to care for our

community, to listen across differences, and to show up for one another, especially when it's hard.

Questions? Contact your Neighborhood Policing Center's Community Service Officer:

North (Downtown) – Donna Granillo: DGranillo@RiversideCA.gov (951) 826-8721

East – Lashon Halley: LHalley@RiversideCA.gov (951) 826-5297

- And Remember - To proactively protect your property:**
- Remove/cover any accessible outlets
 - Have operable and efficient outdoor lighting to prevent loitering
 - Install key lock water spouts
 - Password protect your Wi-Fi
 - Pick up trash and debris immediately
 - Keep trash bin enclosures locked
 - Reduce foliage that may be used as hiding spots for people or property
 - Do not feed or give money to non-patrons
 - Consider private security measures
 - Have sufficient physical barriers to your property where appropriate, such as fencing.

That belief is rooted in my own experience, but it's also something I see reflected every day in our Riverside community. We are a city of doers, of problem-solvers, of neighbors who look out for each other. Local government may not dominate the headlines like

Washington or Sacramento, but it is where the real work happens and where people feel it most. When a streetlight goes out or a pothole needs fixing, it's City Hall you call. That closeness creates trust, connection, and accountability. It's what makes Riverside...Riverside.

At a time when national dialogue often feels polarized and impersonal, our shared values in Riverside stand out as a powerful example of what community can look like. I've seen residents speak passionately on opposite sides of an issue, yet still shake hands, thank each other, and walk away with mutual respect. That kind of engagement is not just admirable, it's essential. And it is something we must actively protect.

Civility is not weakness. It is strength. It

is the discipline of listening with empathy, of disagreeing without demeaning, of remembering that even in conflict, we are still neighbors. Respectful engagement is what allows democracy to function. And in Riverside, it is part of who we are. It is part of what I call the Riverside Way.

But we cannot take it for granted.

This is a moment of choice. Across the country, civic trust is being tested. Conversations too often become battlegrounds instead of bridges. But here in Riverside, we have an opportunity and a responsibility to lead differently. We can show that progress does not require hostility, and that strong convictions do not require harsh words.

As your local leaders, we set the tone. That tone should be one of humility, inclusion,

and above all, respect. Leadership is not just about what we post or what we promise. It is about how we treat each other. That is where trust is built. That is where change begins.

So as we celebrate our nation's birthday, I invite you to stay involved and stay respectful. Speak your truth. Listen with care. Participate in the civic life of our city not just because you can, but because your voice, shared with civility, helps strengthen the very foundation of our community.

We all have a role to play in shaping the future of Riverside. Let's make sure it is a future grounded in kindness, fairness, and mutual respect.

Thank you for being part of this community. Let's keep building it together.

Council Corner

Contributed by Councilmember Philip Falcone



Ward One Council Update

Every few months I like to share with you a quarterly update on what is happening in each of Ward 1's four neighborhoods right now. My last quarterly check-in was in mid-April with the Ward 1 "Year in Review." I now have more to update you on — and always share how every day we get stuff done in Ward 1!

While much more remains to do and the list of items making their way to City Council for approval and/or in the works is lengthy, this update is what is happening now. The list is not exhaustive, rather, a snapshot of a moment in time. Let's jump in!

Downtown

- A slew of alleyway and road repaving along with sidewalk, curb, and gutter repairs are happening this summer including Main Street from Tenth to Fifteenth and alleyways off Lime and University and Third and Chestnut.
- The Museum of Riverside has broken ground on the long-awaited renovation and expansion at its Mission Inn Avenue and Orange Street site. Grand re-opening will be in 2027.
- Architects are finalizing plans for a new police station and department headquarters at Orange and Eleventh Streets. Groundbreaking is anticipated for mid-2026.
- Upgraded historic streetlights are being installed now on portions of First, Second, Third, Sixth, Lemon, Lime, Mulberry, Whittier, Hidalgo, and more. This is the next phase in an ongoing replacement project.

Eastside

- Construction is nearing completion on an overhauled Dario Vasquez Park at Fourteenth Street and Sedgewick Avenue.
- A multi-million-dollar grant-funded overhaul of Patterson Park will break ground next month.

- Construction for the Bordwell Park gymnasium — the first City gym in the Eastside — will break ground next month.
- The \$25 million state-funded renovation of the Cesar Chavez Community Center and the new Eastside Library are both in the final stages before selecting a groundbreaking date.
- The new Ofelia Valdez-Yeager Elementary School will break ground at Fourteenth Street and Park Avenue in a couple months.

Northside

- Road repaving was recently completed on portions of Orange, Strong, Alamo and various residential streets along with several new traffic signals. Roadwork is happening now on portions of Placentia Lane.
- Upgraded historic streetlights are being installed now on Hewitt, Poplar, Twogood, Orange and other nearby streets on the Downtown and Northside border.
- Northside Agricultural Innovation Center construction continues with water and electricity now live on site. Completion of phase one of this urban farming facility will be in the next six months.

Wood Streets

- The sewer replacement project continues on Edgewood, Brentwood, Maplewood, and other surrounding streets. Temporary asphalt patches in concrete sidewalks and curbs will be replaced near the end of the project.
- Sidewalk extensions connecting missing gaps along Bandini Avenue will begin soon. Various minor curb, gutter and sidewalk repairs are occurring throughout the neighborhood.
- Over the last six months nearly fifty trees were planted in parkways along Magnolia Avenue, locations are being collected now for tree planting along Brockton Avenue with planting to occur after the summer heat.

It is evident we are putting your monies to good use to make our city a better place to live — and we will keep it up!

ARTS CORNER

Riverside Artswalk

Artist Spotlight: Amalia Mesa-Bains

Contributed by Rachael Dzikonski, Executive Director – Riverside Arts Council

Summer is here, the weather is warm, children are out of school and there are many vacations to be had. There's plenty of activities and events to attend for those who are sticking around town; such as the Agave After Hours fundraiser at the Riverside Art Museum, Godspell the musical by Antioch Collective, and of course, Riverside Artswalk. This month's event is sure to be a busy one, with the vendors along Main Street, and the new exhibitions at the galleries and museums. This month, be sure to check out The Cheech so you can experience the incredible installation artworks by our artist spotlight, Amalia Mesa-Bains who has a solo exhibit on the second floor.

Amalia Mesa-Bains is an internationally renowned artist, scholar, and curator. Throughout her career, Mesa-Bains has expanded understandings of Latina/o artists' references to spiritual practices and vernacular traditions through her altar installations, articles, and exhibitions. In 1992 she was awarded a Distinguished Fellowship from the MacArthur Foundation. Amalia was part of the founding generation of Chicanas that were part of the larger Chicano political and cultural Movement and was already a trained artist in the 1960s. The movement galvanized her to join in the cultural reclamation of families and communities, and much of her early work was inspired by spiritual practices and social justice concerns. Her art is how she lives; it is a form of healing as she has faced health challenges for over forty years, and it is also part of her spiritual and political practice. Amalia is what she calls a 'lifer' - someone who began as a child of three generations of family artists and someone for whom creative practice is essential to her values and life.

Amalia's ultimate goal with her artwork has always been to expand the knowledge, cultural and artistic value of the Chicano/a Latino/a community, especially in these divisive, racist and anti-immigrant times we are now in. Art can often bring to light the beauty, contributions and even injustices that are part of people's lives through the transformative nature of creativity. Amalia's work has been shown at institutions such as the Los Angeles County Museum of Art, the Whitney Museum of American Art at Phillip Morris, and the New Museum and international venues in Mexico, Colombia, Venezuela, Ireland, Sweden, England France and Spain. In 2011, her work was featured as part of NeoHooDoo: Art for A Forgotten Faith, and in 2013, she recontextualized objects from the collections of the Fowler Museum at the University of California, Los Angeles in New World Wunderkammer. As a cultural critic she has co-authored Homegrown: Engaged Cultural Criticism along with bell hooks. She founded and directed the Visual and Public Art department at California State University at Monterey Bay where she is now Professor Emerita. Amalia's community work includes board



of trustee positions with the Mexican Museum in San Francisco, advisory boards for the Galeria de la Raza, and the Social Public Resource Center in Los Angeles. She is a recipient of the Latinx USLA fellowship. Her retrospective, Archeology of Memory is currently traveling the United States.

RDP Welcomes New Businesses to Downtown

- 1(855) No-Carcel
- Game Changers Leadership Institute
- L. Norwood & Associates (Communications)
- Olive Branch Events
- Powher Media LLC

Business Spotlight Restarting

RDP will be restarting its Business Spotlight series in October to demonstrate the range of businesses we now have in downtown. We'll be cycling between existing and new, retail and service and hospitality, with a dash of our amazing arts and community organizations.

Are you interested in being in the spotlight? Call Janice at 951-781-7339 or email at janice@riversidedowntown.org. You can also recommend a business or organization you think we should spotlight.

We look forward to hearing from you!

Enclosed: RDP New Postcard with QR Codes

The enclosed Postcard has the QR codes for RDP's website, Facebook, and Instagram. These sites are updated regularly so will enable you and your customers to access the latest information on downtown Riverside.

City of Riverside Announces Six Artists for Artists in Residency Program

Selected artists will create works across the city during the next 18 months

The City of Riverside, in partnership with the Riverside Arts Council, recently announced the six artists selected to participate in the Artist in Residency (AIR) Program funded with American Rescue Plan Act (ARPA) funds. This pilot program is intended to enrich community life through meaningful, public-facing art.

The AIR Program is designed to strengthen connections between artists and Riverside's diverse neighborhoods. Over the course of the next 18 months, concluding by December 2026, the selected artists will be supported by the City of Riverside Arts & Cultural Affairs Division and managed by the Riverside Arts Council, who will provide technical training and support as

needed. The artists will also be engaging directly with residents across the City's seven wards, to develop at least one mural and public engagement within the community areas they are serving.

The six selected artists are:

1. Pavel Acevedo - Wards 1 and 2
2. Richie (Dela Deso) Velazquez - Ward 3
3. Patrick Barwinski - Ward 4
4. Maryam Trebeau Crogman - Ward 5
5. Ronald Del Cid - Ward 6
6. Alejandro "Mano" Mirande - Ward 7

Each artist will receive up to \$25,000 honorarium and a \$5,000 production budget to support the development of a new public art project and at least four community engagement activities during their residency.

BUSINESS BUZZ

10 Reasons Every Entrepreneur Needs a Branded Email Address *by Sean Peek*

An email address that uses your company's name makes a more professional impression.

When you're starting a business, there's a long list of steps to take to get your company off the ground. One task that is sometimes overlooked is setting up a professional email address. It is often tempting for new business owners to use a free or personal email account to save money, but this may not be the best solution. An email address that includes your company's name helps strengthen your business's public image, thus making your brand feel more established, identifiable and credible.

Below, we'll explore the importance of branded email addresses and the steps you should take when setting them up for your business.

What is a branded email address?

A branded email address is one that has your business name or website in it. An example of a branded email address is johnsmith@smithandsons.com for the company Smith and Sons.

An email address like this conveys a message of trust to someone who visits your website and helps you build brand recognition. Often, people will take the web address from the back end of your email address and paste it into their browser to learn more about your company.

Did You Know?

An unbranded email address is any free email address from websites such as Yahoo and Google.

Why your business needs a branded email address

There are many benefits of using a branded email address, including increased open rates and improved customer trust. Here are 10 reasons your business needs one.

1. You gain credibility with customers.

When you come across a business that uses a free email account, what are your immediate thoughts? For most, the perception is that such a business might not be authentic or reliable. Questions might arise about the security of the business if it's not ready to invest in a small monthly fee for a professional email account.

In today's business landscape, credibility is key. If customers question your company's reliability, they are less likely to purchase your goods or services. It also may affect how media outlets or other companies view your business. Having a professional email address that includes your domain name helps to establish your business as trustworthy and secure.

"As an entrepreneur, first impressions are everything — they set the stage for trust and credibility with clients, investors and employees," said Stacey Cohen, CEO of Co-Communications Inc. "Since your email is often the first touchpoint, make it count!"

2. You save time by managing your website and email address in one place.

Running a business means time is always of the essence. Chances are, you deal with multiple logins daily to keep your business running. To save time, consider integrating your email with the purchase of your company's web address. With this strategy, you can manage your email and website on the same platform.

Additionally, many platforms require domain-based email addresses for security purposes. Starting with a branded email address ensures you don't waste time switching emails later.

"Some top-tier email-sending services (like Kit or Wavoto) won't even allow you to use a generic email and require a do-

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main-based email instead," noted Wendy Shore, a marketing, branding and revenue strategist at Shore Advice.

3. Your brand gets a chance to shine.

When your emails appear professional, it elevates your business's image. Conversely, a free email account might reduce your brand's perceived value. A free email address can make it difficult to send personalized emails that are consistent with your brand.

Having an identifiable brand in your emails makes you stand out. It indicates that you take your business image seriously and consider how it appears to others. The more your customers recognize your emails, the more they'll be acquainted with your business. This recognition can help build trust in your brand, which can lead to increased spending on your products over time.

"If you want to be recognized as a trusted, credible expert in your field, you need to have the brand assets to match," said Katrina Owens, CEO of Knockout Marketing Directive. "A branded email address in addition to a website ... are crucial elements for establishing an online presence and showing your audience that you take this work seriously."

Branded email addresses are a form of marketing in themselves; they reinforce your brand with every communication. With branded email addresses, you can build standardized templates and signatures for all employees to use. This ensures that your logo, assets, and brand font and colors are applied consistently across all of your messaging.

4. Your emails are less likely to go to the spam folder.

Visualize this scenario: You've identified a potential lead you'd love to do business with. You've been trying to get in touch with them using your free email account but don't hear back. After your fifth attempt, you begin to wonder whether your emails reached them. As it turns out, your emails were caught in their spam filters and never made it to their inbox. The bad news is, while you were figuring out the issue, your potential customer already moved on to your competitor.

This situation probably wouldn't have happened with branded emails, which are more likely to make it to recipients' inboxes.

"Make sure you connect your branded domain to your email service provider (ESP) and follow all the new rules for authenticating your domain and setting up DMARC [domain-based message authentication, reporting and conformance]," advised Tina Bar, owner of Tina Bar Coaching. "This means your mass marketing emails will be delivered to inboxes and not marked as spam."

Another tip to prevent your emails from being marked as spam is to send a stellar welcome email. First impressions count, even in the virtual world. With a compelling welcome email, you can ensure that your future communications are eagerly anticipated and not relegated to the spam folder.

5. Your staff members become brand ambassadors.

Do you plan on hiring? Do you currently have employees in different departments? If so, free email accounts won't cut it, as they are usually limited to one user per email account. When

your business has a branded email address, you can create and manage unlimited email accounts with ease. This means you can create an email account with each employee's name or their role in the company.

"Branded emails ... ensure that if you have employees or contract consultants, you can provide them with a branded email so ... your brand is being reinforced, as is their legitimacy in working with you," explained Catherine Whiteman, a public relations strategist at Gaffney Austin LLC.

Extra perks include autoresponders, mail forwarding, email aliases and mailing lists. With your own domain, you can unlock all of the opportunities email marketing can offer your business, because you'll be able to customize a brand-friendly sender address.

6. You can get tech support when you need it.

Another advantage of having your own email address is that you won't have to worry about tech support. Your web hosting company will provide phone, chat and email support if you have any issues. You can rest easy because your data will be backed up on the web hosting provider's secured servers. In addition, the company likely has a community forum, video tutorials and articles to help you troubleshoot any problems. You'll also enjoy high uptime guarantees, which minimize business disruptions.

7. Your business name may not be available if you use a free email account.

Email has been popular since the '90s, so billions of email addresses are already in use. As a result, it might be nearly impossible to find a free email account with your business name.

This leaves you with the option to use extra numbers and characters in your email address, alongside your business name, but this might not look professional and could fail to represent your brand. If you go for your own domain and email address, you can use the name you prefer.

8. You get more control over your email addresses.

If your company were to change its name or your email address were to no longer reflect your business, a branded email ensures you can easily change your address without losing account access. This is especially helpful for newer or growing companies that are still refining their identity; it allows them to pivot or scale without undergoing major changes to their email accounts.

"Whether you choose to stay solo or grow your business with employees, there will come a time [when] a branded email address becomes necessary," Bar noted. "Start now and build trust and authority the same way your larger competitors have done."

9. You can often access additional tools.

Beyond email services, many providers offer expanded features, such as extra storage options and video and phone conferencing capabilities, which can enhance your business's tool arsenal for no additional cost.

"I personally prefer Google Workspace because it offers strong security [and] integrates well with business tools and scales as

Business Buzz, continued from page 5

a company grows," said Christy Saia-Owenby, founder and CEO of MOXY Company. "It also provides custom filtering, collaboration tools and enhanced security that free email services don't offer."

10. You can trust that your emails will be stored securely.

A key consideration in business is ensuring that assets, information and communications are stored securely. Every interaction with a customer, employee or stakeholder is confidential and should be guarded as such.

With an unbranded email address, your interactions and valuable business information are more vulnerable due to reduced levels of security. Hackers often target these addresses for their lenient encryption and privacy policies. Meanwhile, branded email addresses provide greater security for businesses by keeping data safe from unauthorized users.

How to get a branded email address

Follow these steps to get a branded email address:

1. Get a web hosting account.

It's crucial for small business owners to set up a business website. First, purchase a domain name — this is your website's address on the internet. Next, decide on a web hosting service. There are many available — including Bluehost, WordPress and InMotion Hosting — so pick one that suits your business needs best. These services offer different plans, so take your time to consider all of your choices.

Here are some tips for choosing your website address:

- Use ".com."
- Keep the name short and easy to remember.
- Avoid hyphens and numbers.
- Use keywords or your location in the name to make it stand out.

Web hosting services allow you to make your email addresses through their system, and each one has different steps involved in creating an email address. Some hosting plans even come with free email addresses.

When you're choosing a hosting platform, reliability is important. Without a reliable hosting service, your employees may encounter issues that prevent them from supporting your customers, which will hurt your business.

"Your business is your livelihood, and your ability to win and

maintain clients depends a great deal on communication," Whiteman said. "If there is a problem with your email that requires a host's attention, you need to know you can get ahold of them and that their response will be timely."

2. Select a naming convention.

As your business grows, you'll want to provide your employees with business email addresses to promote a sense of cohesion and to keep their work emails separate from their personal ones. Once you've learned how to create email addresses with your web hosting service, it's important to decide on a naming convention for your employees' email addresses.

Some examples of naming conventions are `firstname@yourbusiness.com`, `firstname.lastname@yourbusiness.com`, `firstinitiallastname@yourbusiness.com` and `lastname.firstname@yourbusiness.com`. Once you determine the naming convention for your email addresses, it will be easier for clients and customers to contact you and your employees.

FYI

Ensure that your email client works well on both desktop and mobile devices. An email client that requires numerous windows or click-throughs to open an email may hinder productivity and discourage you from staying on top of messages.

3. Choose and set up your email client.

Although you can create a branded email address through your web hosting account, the functionality behind the email address comes through an email client. Some famous examples are Outlook, Apple Mail, Thunderbird and Gmail, all of which allow you to write, receive and organize emails.

When you're determining which email client to use, consider your personal preferences and the tools you currently use. You'll want to ensure that the email platform can integrate seamlessly with your workflow, rather than working against it.

"Entrepreneurs should choose the branded email address that they are most likely to check regularly, even if it costs a few more dollars per month than alternatives," said Marianne Zabel, owner of StoryHeart Media. "If it is a hassle to check the email ... you'll probably check it less and miss out on important leads and customer communications."

<https://www.business.com/articles/reasons-why-every-entrepreneur-needs-a-branded-email-address/>

SECURITY CORNER

Why Small Businesses Need Online Payment Apps *by Donna Fuscaldo*

Fewer people are relying on cash and want to use different methods, like online payment apps, to purchase items.

The best online payment apps

Small businesses that accept online payment apps like Apple Pay and Google Pay fare better than those that don't. Offering customers their choice of payment methods can increase sales and put your small business at a competitive advantage.

What are online payment apps?

Online payment apps are digital wallets that securely store the user's credit card or debit card information. To use an online payment app, the customer can use the mobile app on their phone or

select the app option on the merchant's website at checkout.

"Digital payments have become far more accepted," David Axler, chief strategy officer at Wave, told us. "It's become a part of our daily routine." If you already accept credit cards, your credit card processing company may also accept digital wallets as a form of payment. You may need to contact the company or toggle these forms of payment into your account to be able to accept them

What are the pros and cons of payment apps?

Online payment apps are easy to use and convenient, but they aren't risk free. Here's a look at the pros and cons of accepting online payment apps in transactions with your customers.

SECURITY CORNER, *continued from page 6*

Pros of online payment apps

- **They're a familiar payment method.** When people were stuck at home at the onset of the COVID-19 pandemic, e-commerce and online payments exploded in popularity. Precedence Research puts the overall value of digital payments in the United States at \$36.07 billion, a figure which is projected to increase to \$184.72 billion by 2034. "It speaks to the comfort level of consumers in paying online," Axler said. "It used to be not well understood, not routine."
- **They're convenient for customers.** Many customers like the convenience digital wallets offer, allowing them to cycle through various payment methods at will. When a business accepts online payment apps, customers know they can choose to pay however they like, which helps improve customer satisfaction and build loyalty.
- **They speed up checkout.** Accepting online payment apps streamlines the checkout process in both e-commerce and brick-and-mortar stores. The quicker and easier it is to purchase something, the less likely a customer is to abandon their shopping cart.
- **They improve security.** Digital wallets tokenize card details, replacing credit card numbers with unique and random codes called "tokens." Tokenization improves security and reduces the likelihood that data breaches expose customers' financial information. This creates peace of mind for customers and reduces potential liability on the part of the business by reducing the amount of sensitive data they keep on hand.

Cons of digital payments

- **Scammers target digital wallets often.** Scammers often target consumers and businesses using online payment apps. For instance, dummy apps that appear in the online app stores collect personal information about the user and use it to commit fraud. Encourage your customers to use well-known payment apps available from legitimate vendors.
- **They can get pricey to accept.** You'll be charged a transaction fee when customers use payment apps linked to their credit cards. Card-not-present payments, which is the category online payments often fall under, typically cost more for the merchant. "It tends to be the most expensive way to go," said Andi Gray, president of Strategy Leaders. "Business owners really need to know what they need the payment app for."
- **They're harder to manage.** Getting all the transactions from disparate payment apps into one accounting system can be cumbersome and time-consuming. "When you start to accept payments electronically, you don't have them tied to a particular invoice or particular receipt," Axler said. Business owners can solve this dilemma with cloud-based accounting software that organizes all transactions under one dashboard.

These are the best online payment apps that small businesses should consider accepting:

- **Apple Pay:** Apple Pay is among the best-known mobile payment apps. Users input their credit or debit card information into the mobile wallet on their iPhone and then they can use Apple Pay in stores and online. Apple Pay uses near-field communication (NFC) technology to enable contactless payments. There is no fee to accept Apple Pay, but you do pay the transaction fees on credit card and debit card sales.

- **PayPal:** PayPal is a popular online payment app for consumers in America and abroad. It's free to use and accept, but you'll pay standard rates on credit and debit transactions. You can also send invoices to clients through PayPal's online platform.
- **Venmo:** This popular peer-to-peer payment app is owned by PayPal and has nearly 68.3 million users. There are no fees to use or accept Venmo, although it generally charges transaction rates of 1.9 percent plus \$0.10 for payments via credit or debit card. You get paid instantly when a customer uses Venmo.
- **Zelle:** This online payment app lets you accept payments directly from customers' bank accounts, including Bank of America, JPMorgan Chase, Wells Fargo, Capital One and U.S. Bank. Generally, there is no fee to send or receive money with Zelle as either a business or consumer. However users' banks may set transaction limits and fees. Your business account needs to be registered with Zelle before you can accept payments.
- **Google Pay:** Google Pay has about 150 million users worldwide with 25.2 million in the United States. This Android credit card payment app was initially only for Android devices, but there's now an app you can download if you have an iPhone. You won't be charged any fee for taking payment by Google but expect to be charged as usual by your payment processor.

Source: <https://www.business.com/articles/online-payment-apps/>





DOWNTOWN IS CALLING

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Bookkeeper*
Shirley Schmeltz

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SEPTEMBER 6TH, 2025

VIP GUEST RECEPTION 5:00 TO 6:30 PM • GENERAL ADMISSION 6:30 TO 10:00 PM

TICKETS - PURCHASE ONLINE AND AT THE DOOR

VIP Guest Reception \$100 • General Admission \$75

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